



**Rochford  
& Rayleigh**

# **Annual Review 2017 - 18**



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## Aims and principles



Citizens Advice provides free, confidential and independent advice to help people overcome their problems.

We are a voice for our clients and consumers on the issues that matter to them. We value diversity, champion equality and challenge discrimination.

We're here for everyone.

## Description of the service

### **We are part of the Citizens Advice network that provides advice to millions of people**

Nationally Citizens Advice helped 2.7 million people face to face, over the phone, by email and webchat in 2016-17. There were 43 million visits to Citizens Advice online advice pages.

We help with everything from money issues to problems at work, housing to consumer rights.

Frequently a person has more than one problem, and often they are linked. We tackle issues in the round making sure people get all of the support they need for the problems they face.

### **We're a voice for our clients and consumers**

We have real time data from our millions of clients. This evidence helps us identify emerging issues, understand what is causing them and make recommendations on how to fix the problems.

We're also the statutory consumer watchdog for the energy and post industries, meaning we advocate on behalf of consumers in these markets. We also give advice on consumer rights on our consumer helpline, support witnesses in courts through the Witness Service and give pension guidance to people aged over 50. For information about these services see [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

### **We're a network of independent charities**

We're a network of around 300 independent local charities across England and Wales operating from 2,700 community locations. Each local Citizens Advice charity is a member of the national Citizens Advice charity. All together we form the Citizens Advice service.

A large proportion of the general public do not realise that local Citizens Advice (previously known as bureaux) are charities and this affects our opportunities to fundraise and recruit volunteers.

## **The Local Picture**

Citizens Advice Rochford & Rayleigh is the local Citizens Advice service for Rochford District and surrounding areas. Without charitable funding and volunteers Citizens Advice Rochford & Rayleigh could not continue to provide its services in Rochford District.

## **Chairman's Report**

Many Government publications, as well those issued by companies and other bodies, often suggest that if you are unsure about the contents of various documents you should consult Citizens Advice. Our volunteer advisors and staff are available to help members of the public with such documents and many other matters – free of charge. We have been commissioned by Rochford District Council to provide advice services to the community and we are fortunate that many of the Town and Parish Councils, as well as Essex County Council, also give grants towards our work. Details of others who provide funds are shown elsewhere in this review. We are grateful to all those involved in funding our work.

The advice we provide is overseen by our paid staff who support the volunteers. This is moderated by the national organisation – Citizens Advice to ensure consistency of quality throughout the service. It is pleasing to note that we are consistently achieving a high standard in the quality of advice we provide. This is achieved by the dedication of both volunteers and paid staff and the training they receive.

Within this booklet you will read of the many services we provide and see examples of the real benefit given to our community, providing value to our funders as well assisting our clients with advice that may increase their benefit entitlement, assist with debt problems as well as providing help on many different aspect of their lives.

The Annual General Meeting is a great opportunity to reflect on our achievements in the previous year and promote our work in the community. Thanks to County Councillor Malcolm Maddocks who was our guest speaker at the meeting in July 2017.

Finally I thank my fellow Trustees for the work they undertake, and in turn the Trustees continue to be grateful for the manner in which our staff and volunteers assist those in need within our community.

**Neil Muir**

## Treasurer's Report

Financially 2017/18 has been a difficult year. The budget was originally set showing a deficit on the Unrestricted Fund of some £10k. This is the difference between the cost of the level of service that we feel makes a positive contribution to the Community and the known income streams. Despite strenuous efforts to find additional income, and staff efforts to restrict the expenses, the Unrestricted Fund has seen a deficit for the year. Full details are in the independently examined accounts. The balance on the Unrestricted Fund is now some £40k. Whilst this is low, it is not yet considered critical by the Trustees. The position is monitored closely using a Citizens Advice review system, which indicates levels, trends and statistical analysis.

The case level has increased during the year, not only in number but also in complexity. The staff have maintained a very high level of expertise and satisfaction throughout which is very much to their credit.

The Restricted Funds, those given or raised for a specific purpose, have shown an increase this year and now stand at some £15k. This is mainly due to much needed improvements in our Information Technology, where the funds raised in 2017/18 are being spent during 2018/19 on up-grading the server used for both offices, which is expected to cost in the region of £12,500.

The contract for Advice Services with Rochford District Council ends on 31<sup>st</sup> March 2019. The Trustees and the team are looking to continue working in partnership with Rochford District Council providing advice services in the District.

I would like to thank the staff for their help during the year especially Sue Murray, our Chief Executive, without whose help my job would have been impossible.

Peter Murray

## Chief Executive's Report

2017/18 has been another busy year at Citizens Advice Rochford & Rayleigh.

The Citizens Advice service helps people on all levels. Individual problems are dealt with through face-to-face advice, on the telephone, by email and via [www.adviceguide.org.uk](http://www.adviceguide.org.uk). We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect, from helping our clients, to make a difference for people who may never come to a Local Citizens Advice, by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Local Citizens Advice for one person could lead to a change in policy or law that will positively affect the lives of many more.

We have continued to contribute to our community in four main ways :

- ☆ *As a force for economic development and regeneration by reducing poverty:* £486,647 benefit gain identified for clients and assistance given to claim them, increasing spending in local economies: we raised income from regional and national sources which has been brought into the local economy e.g. from Essex Community Foundation and The Big Lottery. We also raise awareness of issues and have online tools to prevent them escalating such as budgeting information to avoid getting into debt.
- ☆ *As a force for social cohesion and development, increasing social inclusion and improving health:* We are a community-led charity with a team of trained volunteers providing the advice people need. We play a critical role in the local infrastructure and are vital in providing a network of support that can help people prevent an escalation of health, care and housing needs: reducing the likelihood of them requiring more intensive and costly support in a crisis.
- ☆ *As a route to changing policy locally, regionally and nationally through our research and campaigning work.*
- ☆ *As a mine of information and knowledge about our local community:* to help local planning and community participation eg involvement in Local Strategic Partnerships, providing community profiling, and access to e-government services.

We have been working to implement equal opportunities which has benefitted the whole community:

- Working towards Rochford becoming a Dementia Friendly Community In partnership with local organisations.
- The development of a project to provide independent advice on issues around Community Care charging.

For every £1 invested by our main funder, Rochford District Council, we return:

- £2.06 in fiscal benefit to the Council,
- £11.46 fiscal benefit to the wider public sector *and*
- £51.00 in value to the people we help (including additional benefit income identified)

The demand for free, confidential advice remains high in Rochford District, particularly in relation to welfare benefits, housing, money advice, employment, relationship and family issues. We are continuing to help people find a way forward.

Our face to face advice channel continues to be the most popular making up 67% of initial enquiries. Telephone access has improved over the last year although demand

continues to outstrip availability during peak hours. 21% of initial enquiries came to us by telephone and 8% access by email.

Although there is a great deal of information online, having the opportunity to speak to someone to help them find a way forward is invaluable to many of those facing problems. This is particularly important when people do not have access to the internet either through not having the skills or the technology available; the problem is complex and they do not know where to start or they have tried to resolve the issue themselves using online tools but it has not resolved the problems.

However a client approaches us, they receive a service appropriate to their needs. We operate a triage system to assess their issue which includes the complexity of the problems, their capability and resources they have available to deal with it taking into account our resources to ensure timely, quality advice is provided. A client may be able to deal with the issue if they are pointed in the right direction, they may require a face to face appointment where an adviser can sit down with the individual, spending approximately an hour with them, to work through both the presenting issues and any surrounding ones; or they may require us to act on their behalf, whichever is appropriate to the individual situation.

Welfare benefits, in particular, have seen a steep rise in the number of enquiries as welfare reforms are being rolled-out across the District.

During the year our Advice Quality Standard quality mark was renewed for a further three years following a rigorous assessment of our organisation. In addition, the quality of the advice we give was independently assessed and found to be very good. The quality of the advice provided is assessed on an ongoing basis throughout the year and the high standard is being maintained.

We are delighted with this result which is due to the hard work and dedication of our volunteers, Trustees and staff. Clients can be confident that they will receive accurate advice to help them resolve the problems they face.'

The remainder of this report contains information about the service during the year. Without the commitment and dedication of our many volunteers, none of this would have been possible. We are indebted to them.

[Sue Murray](#)

## Partnership Working

Partnership working with local organisations have continued, which has enabled us to provide specific projects aimed at addressing a number of issues prevalent in the area:

### Community Care Advice



Funded By

Funded by Healthwatch Essex Fund and the Yellow Car Charitable Fund through the Essex Community Foundation, in November 2017 we began a year long project to extend our provision of advice on issues connected with health and community care including paying for care. This is proving popular. We are helping people who are facing complex issues at difficult times in their lives.



### MoneyPlan

Citizens Advice is working with the Personal Finance Society and Partnership Ltd to deliver our generic financial advice service, MoneyPlan, to clients using qualified financial advisers volunteering in local Citizens Advice. Tim Watts has continued to provide this free advice to our clients on subjects such as pensions, debt management, mortgages, releasing money from property, health and life insurance and banking and savings. This service complements the PensionWise service that is available in appropriate cases. MoneyPlan advisers are not permitted to give recommendations about specific products or services or to go on to provide paid-for advice to the clients they see but their advice prepares clients to engage an Independent Financial Adviser where one is needed. This service is proving popular. 20 clients were helped during the year and positive feedback has been received. Cases include searching for old pension pots, equity release and pensions advice.

### Scams Awareness

With funding from Sanctuary Housing, we provided sessions within their sheltered housing complexes raising awareness of scams, how to avoid becoming a victim and what help is available should it happen. Of the 58 people attending:



96% felt better able to identify a scam



96% considered their confidence in knowing where to turn for help had increased



98% would recommend the sessions to other people



Following the success of the Scams Awareness project, Castle Point and Rochford District Community Safety Partnership provided further funding to enable us to roll these sessions out to other vulnerable people in Rochford District with 100% of participants indicating they would recommend the sessions to others.

### Senior Safety Days



Organised by Rochford District Council, we attended Senior Safety Days throughout the District, raising awareness of our service and the type of help that is available.

### Smart Money



Funded by Sanctuary Housing we ran 'Smart Money' to provide clients with practical basic budgeting skills tailored to their individual situation. The project ran from March 2018- April 2018

## Research and Campaigns

A joint aim of Citizens Advice is to campaign on big issues when people's voices need to be heard. We gather clients' first hand experiences of where policies and practices are unfair. Our evidence, along with that from other local Citizens Advice throughout the country is used anonymously, as powerful evidence to present to those who can bring about change. This work is ongoing, collecting evidence of where things are not working properly and raising awareness of issues locally and nationally.

We are continuing to campaign of the following issues:



How Universal Credit affects individuals, some changes have already been implemented. There is more work to be done.



Continued need for access to emergency food locally



Disrepair in social housing

Twitter, Facebook and our community newsletter have been used to raise awareness amongst the public of issues which may affect them such as scams and budgeting to avoid Christmas debt.



Community newsletters have been distributed to individuals and organisations highlighting our campaigning work and local support, keeping local people in touch with our service and sharing news and details of forthcoming events. If you would like to receive future email copies please contact us on [bureau@rochfordcab.cabnet.org.uk](mailto:bureau@rochfordcab.cabnet.org.uk).

## Information Assurance (IA)



One of the fundamental principles of Citizens Advice is that our service is confidential. To this end a trustee has been appointed as Information Assurance Accounting Officer and the Chief Executive as Senior Information Risk Officer as required under HMG IA Standard no 6 to ensure compliance with the Data Protection Act 1998 requirements. Together they safeguard the confidentiality, integrity and availability of all our sensitive data assets are maintained to a level which is consistent with the requirements of our clients and our funding/strategic partners. A report is made to the Trustee Board on a quarterly basis. All volunteers, trustees and staff undergo appropriate IA training annually.

On 25th May 2018 the General Data Protection Regulations came into force (these now form the Data Protection Act 2018). Procedures have been amended to ensure we meet the requirements of these regulations. See [www.citizensadvicerochford.org.uk/privacy-and-cookies](http://www.citizensadvicerochford.org.uk/privacy-and-cookies) for a full copy of the policy.

### Case Recording System



December saw the introduction of our new case recording system, *Casebook*. This system is used by all Local Citizens Advice to record and manage case records. It provides easy access and the security to meet the requirements of the General Data Protection Regulations.

## Staff, Volunteers and Trustees



We are only able to provide our quality marked service due to the dedication of our volunteers and staff.

- ☆ 51 volunteers undertaking a variety of roles including receptionists, assessors, advisers, IT support and administration.
- ☆ 10 Trustees responsible for the strategic direction and governance of the organisation.
- ☆ 5 paid staff (2.8 full time equivalent) providing management, supervision, training and project work.
- ☆ 303 voluntary hours (approx) per week were given by the team in addition to the 105 paid hours per week equating to £280,759 equivalent of time and expertise during the year
- ☆ 4 Long Service awards were presented at the Annual General Meeting in July to volunteers: 2 for 5 years, one for 10 years and one for 15 years of dedicated service
- ☆ 14 volunteers left during the year for a variety of reasons including moving into paid employment, taking up other volunteering positions, family or personal illness and moving out of the area (this volunteer has continued using her skills and training as a volunteer at her local Citizens Advice: our loss is their gain).
- ☆ Recruitment is ongoing to ensure we have sufficient volunteers to provide the service. Free training appropriate to the roles is given to all successful recruits to enable them to attain the competences to meet the required standards.

What's the best thing about volunteering at Citizens Advice Rochford & Rayleigh?

*'improving clients' lives'*

*'team work'*

*'flexibility'*

*'making a difference'*

*'job satisfaction'*

*'continual learning'*

*'stimulating'*

*'being part of something'*

*'worthwhile'*

*'giving back to the community'*

*'friendly'*

*'helping people'*

## Training



In April Helen Packwood was appointed Training Manager following the retirement of our previous Training and Development Manager. Helen trained as a volunteer adviser with us and has extensive experience in training. She has become established in her role and continues to ensure training and development opportunities are available to all to enable them to meet the necessary standards.

In 2017/18 formal training attended by staff and/or volunteers included:

Induction for new volunteers	Reception Refresher	Assessor and adviser basic training
Immigration	Housing	Home Visitor training
Giving Good Debt Advice	PPI Campaign	Gambling related harm – e learning
Casebook Awareness for Trustees	Casebook Implementation – Champion Training	Casebook Implementation - volunteers
Mental Health Awareness	Mental Health – e learning	Research & Campaigns Forum
General Data Protection Regulations – Preparation	First Response training	

Whatever role a member of staff or volunteer undertakes, development is ongoing. Much is given 'on the job'. We never stop learning. Plans for formal training are in place for the coming year.

## Key Statistics



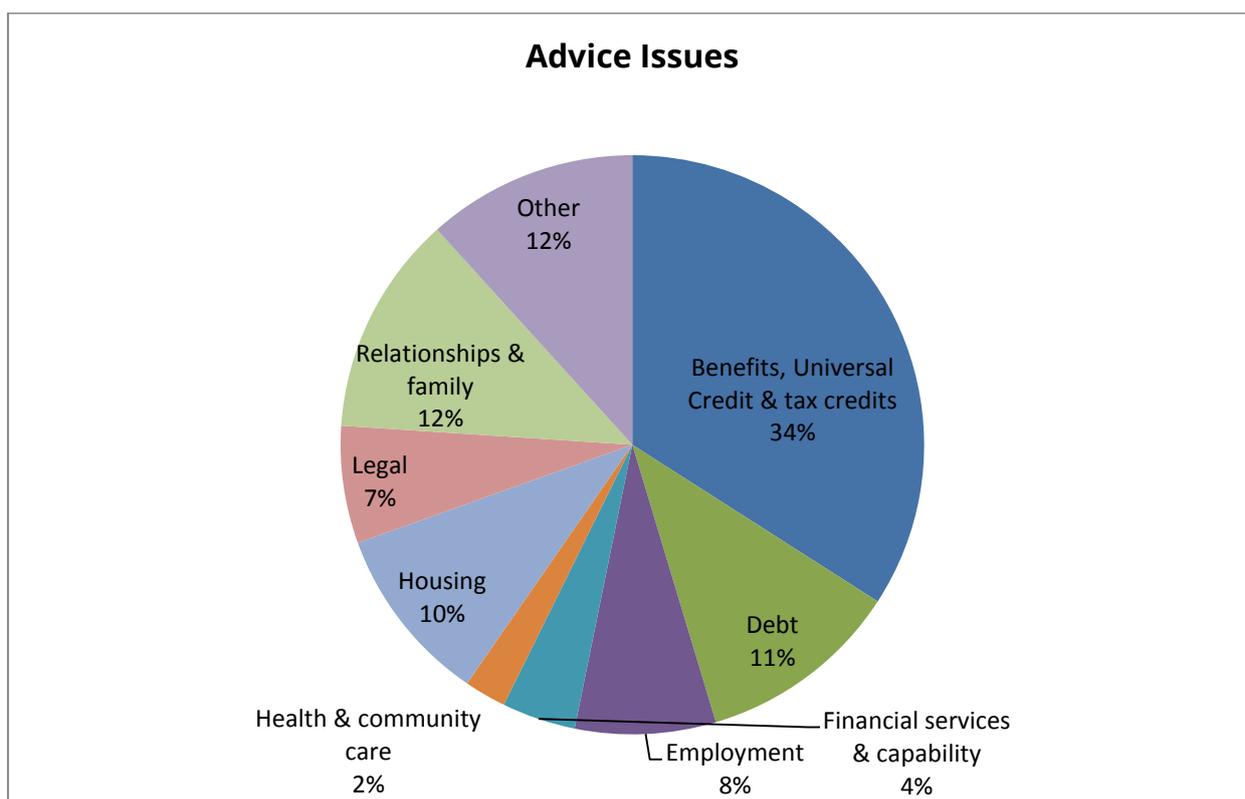
2,335 clients helped



Advised on 7,094 problems



£486,647 benefit gain identified for clients and assistance given to claim them



Other includes: discrimination, education, immigration and asylum, tax, travel and transport, utilities and communication, consumer goods and services.

By far our largest category of work is benefits and tax credits as they impact on so many aspects of daily living eg if someone becomes too ill to work, or a relationship breaks down or if they have a child, or maybe they are approaching retirement.

Top benefit issues:

1. Employment and Support Allowance - including appeals
2. Personal Independence Payments - including appeals
3. Housing benefit
4. Working Tax Credit and Child Tax Credit
5. Council Tax Reduction

There are some notable differences with the type of enquiries we are having presented locally to the statistics for the whole of England and Wales:

We see a higher proportion of housing enquiries (*local 10%, national 6.9%*), relationship enquiries predominantly related to relationship breakdown (*local 12%, national 4.6%*) but a lower percentage of debt enquiries (*local 11%, national 26.5%*). The difference in the debt figures is due to limited resources locally to undertake casework on behalf of clients. We are seeing an increasing number of clients reporting issues with Universal Credit as the welfare reform rolls out throughout the country.

### Key channels of advice

	<b>Citizens Advice Rochford &amp; Rayleigh</b>	<b>Other Local Citizens Advice</b>
<b>Face to Face</b>	67%	62%
<b>Phone</b>	21%	30%
<b>Email</b>	8%	6%
<b>Other</b>	4%	2%

Channels people use to access advice have been relatively consistent throughout the year: locally the percentage of clients obtaining advice face to face is higher than in other local Citizens Advice possibly due to our ageing population and the complexity of issues. The percentage of people accessing advice via the telephone is lower than in other areas. Some clients have reported difficulties getting through on the telephone. This is a challenge to us to continue improving our telephone coverage.

### Our Clients

Clients' comments:

'..... *your help* has been life changing today and made me feel so much better as if I have options *and* hope.

'I couldn't of coped without your help today, I feel a sense of relief and supported.'

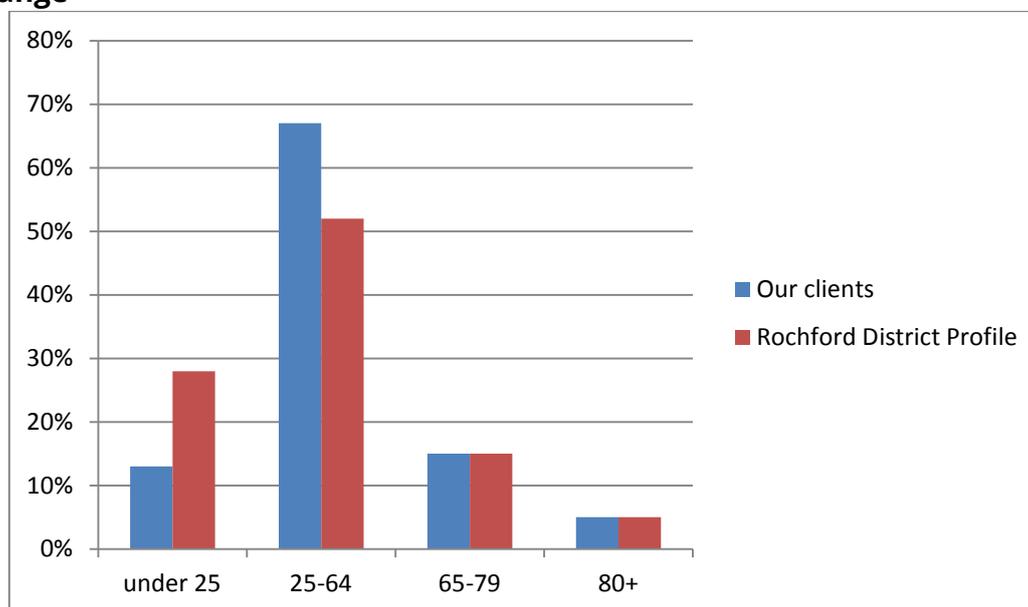
'Thank you so much, it's helped .... being able to speak to you about it.'

'There are no words to express how grateful *we* are for all the support through this nightmare. Thank you.'

## Gender

	<b>Our clients</b>	<b>Rochford District profile<sup>1</sup></b>
Female	64%	52%
Male	36%	48%

## Age range



In previous years the percentage of older people approaching us for help has been lower proportionally than the profile of the local population, this is now in line and demonstrates the service is accessible and responsive to the needs of older people, having projects addressing their specific needs is effective. On the other hand, the proportion of younger people seeking advice from us is significantly lower than the local profile. Many will look to online sites to access advice. 7.38 million devices accessed Citizens Advice online services in 2017/18, statistically many of these will be held by those in the younger age range.

## Disability/Long Term Health conditions

	<b>% of clients</b>	<b>Rochford District</b>
Clients considering themselves to be disabled or have a long term health condition	31%	4%

Proportionally the number of clients seeking our help who consider themselves to have a disability or long term health condition is very high compared to the total number in Rochford District. Statistically they are more likely to be dependent on the complex benefits system, on low incomes, facing additional issues at work due to their health conditions and issues around their care.

<sup>1</sup> Source: 2011 Census, ONS

## Ethnicity

	% of clients	% Rochford District
Asian or Asian British	2	1.1
Black or Black British	2	0.5
Mixed	1	1.1
White	94	97.1
Other	1	0.2

## Looking Forwards

Our vision for 2018 onwards:

- ☆ *Early intervention and prevention of problems:* to do this we will increase our use of social media, increase promotion of the service and Citizens Advice Public Site in rural areas, continue to campaign on issues affecting people's lives.
- ☆ *Accessible and timely service delivery:* increase the number of volunteers able to provide telephone advice, increase the skills of staff and volunteers to ensure the service is accessible to those with long term health problems
- ☆ *Expert Advice:* continue to enhance the skills of staff and volunteers to address complex matters, seek additional funding to provide the expert advice needed to meet the needs of the community.
- ☆ *Strong Leadership and Governance:* Continue to perform to the required standards under the Advice Quality Standard and in line with Citizens Advice' national performance and quality framework
- ☆ *Having sufficient resources (both financial and manpower) in the challenging environment to meet the advice needs of the area.* This includes replacing computer hardware and software to ensure we are resilient for years to come.

All the above is underpinned by the drive for equality.

## Acknowledgements

Each local Citizens Advice is an independent charity. Whilst we receive part funding from our Local Authority, this has never been sufficient to fund us completely. Seeking sources of funding is the responsibility of the Trustee Board and an important part of the Chief Executive's role.

### **We are grateful for funding received during the year from:**

- Rochford District Council, our core funders
- Essex County Council
- The Big Lottery Fund

### **Donations are also received from the following community groups and businesses, some given for specific pieces of equipment:**

Co-op Local Community Fund	Hawkwell Parish Council
Hockley Parish Council	Lions Club of Rayleigh
Lodge of True Friendship	Open Adult Counselling Service
Paglesham Parish Council	Rayleigh Town Council
Rochford Kindred Daylight Lodge	Rochford Parish Council
Rochford Rotary Trust	ROSCA Trust
Rotary Club of Rayleigh Mill	Sutton Parish Council
Waitrose Ltd	

Two fundraising events have taken place during the year to raise much needed funds for the service notably a concert given by the local choir, Cantare, which raised £1,152 and a Quiz Night which, with match funding through Barclays Bank, raised £1,684. Thanks to all those who helped make these events such a success.

Funding for specific projects was been received from Healthwatch Essex Fund and the Yellow Car Charitable Fund through the Essex Community Foundation, Citizens Advice and Sanctuary Group.

Some businesses supported us through their corporate responsibility programmes including in kind and pro bono work provided by BTMK Solicitors, Palmers Solicitors, Paul Robinson Solicitors, Rochford District Council and Todmans SRE. Thomson Reuters (part of the JK Group) provided funding under their Dollars for Doers scheme: one of their employees volunteers for us and the company contributes money to match the hours that she gives. We are very grateful to Rochford District Council for making accommodation available for the service in both Rochford and Rayleigh.

Grateful thanks to Susan for devising quizzes, Judith for keeping us supplied with homemade biscuits and the many volunteers who helped at and supported events during the year, providing both enjoyment and much needed funds for the service. An internal lottery (100 Club) operated during the year. Thanks to all the workers and members of the Company who contributed to the work of the service in this way.

We received donations from the general public, often given as thanks for advice they have received. Our thanks go to the local community for their continued support.

Thanks also to those who helped in the production of this report and in the organisation of our Annual General Meeting.

**There are many ways you can give towards our work. You may like to set up a standing order and give annually or monthly, make a one off payment by cheque or other means. Tax payers can increase the value of their gift at no cost to themselves through Gift Aid. You may consider leaving a legacy in your will. For more information contact the Chief Executive.**

Offices at:

Back Lane  
Rochford  
SS4 1AY

Civic Suite  
Hockley Road  
Rayleigh  
SS6 8EB



Online information and opening hours:  
[citizensadvicerochford.org.uk](http://citizensadvicerochford.org.uk)

Telephone: 0344 477 0808



[citizensadvicerochford.org.uk](http://citizensadvicerochford.org.uk)

Published June 2018

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Citizens Advice Bureau Limited.

Charity registration number: 1082949.

Company limited by guarantee. Registered number: 4005020.

Authorised and regulated by the Financial Conduct Authority FRN: 617711.

Registered office: Civic Suite, Hockley Road, Rayleigh, Essex SS6 8EB.